

Form B18 (Official Form 18)(07/08)

**United States Bankruptcy Court  
Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

<b>IN RE:</b> Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  <b>Kenneth Alan Stults</b> 2638 Golfbury Dr SW Wyoming, MI 49519 SSN: xxx-xx-2845 <b>Sharon Aileen Stults</b> 2638 Golfbury Dr SW Wyoming, MI 49519 SSN: xxx-xx-4006  <b>Debtor(s)</b>	<b>Case Number 09-14310-swd</b>  <b>Chapter 7</b>  <b>Honorable Scott W. Dales</b>
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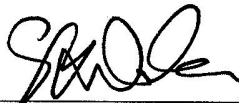
**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: April 30, 2010

BY THE COURT



\_\_\_\_\_  
Scott W. Dales  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (07/08)

### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0646-1  
Case: 09-14310User: marlene  
Form ID: bl8Page 1 of 2  
Total Noticed: 53

Date Rcvd: Apr 30, 2010

The following entities were noticed by first class mail on May 02, 2010.

db/db +Kenneth Alan Stults, Sharon Aileen Stults, 2638 Golfbury Dr SW, Wyoming, MI 49519-4756  
ust +Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700,  
Detroit, MI 48226-3263  
cr Macatawa Bank, c/o Donald A. Snide, Varnum, Bridgewater Place, P.O. Box 352,  
Grand Rapids, MI 49501-0352, US  
5674510 +CarePayment, 5300 Meadows Rd., Suite #400, Lake Oswego OR 97035-8260  
5674513 +Chateau Centre, 1740 44th St SW, Grand Rapids MI 49519-6421  
5674514 +Chemical Bank, 333 E. Main St., PO Box 569, Midland MI 48640-0569  
5674515 +Chex Systems, Inc., 7805 Hudson Road, Suite 100, Saint Paul MN 55125-1703  
5674516 Citi, PO Box 6235, Sioux Falls SD 57117-6235  
5674517 Citi, PO Box 6248, Sioux Falls SD 57117-6248  
5674519 +Crystal Lake Dream LLC, c/o Ken Stults, Member, 2638 Golfbury Dr. SW, Wyoming MI 49519-4756  
5674522 +Equifax, PO Box 740241, Atlanta GA 30374-0241  
5674523 +Experian Information Solutions, PO Box 1240, Allen TX 75013-1240  
5706348 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
5674528 +Independent Bank, 4200 E. Beltline, N.E., Grand Rapids MI 49525-9325  
5674532 Macatawa Bank, 10753 Macatawa Dr., PO Box 3119, Holland MI 49422-3119  
5674536 Nationwide Bank, P.O. Box 1366, Pittsburgh PA 15230-1366  
5674534 +Nationwide Bank, P.O. Box 9215, Old Bethpage NY 11804-9015  
5674535 Nationwide Bank, P.O. Box 182049, Columbus OH 43218-2049  
5674537 Nationwide Credit, Inc., 3600 E. University Dr., Suite B1350, Phoenix AZ 85034-7296  
5674538 Nelnet Lns, Po Box 82561, Lincoln NE 68501-2561  
5674540 OPEN American Express, P.O. Box 981535, El Paso TX 79998-1535  
5674542 Sears, PO Box 6283, Sioux Falls SD 57117-6283  
5674543 +State of Michigan, Treasury Building, Lansing MI 48922-0001  
5674544 +Stults and Associates, Inc, 965 36th St SW, Wyoming MI 49509-3545  
5674545 TransUnion, PO Box 2000, Crum Lynne PA 19022

The following entities were noticed by electronic transmission on Apr 30, 2010.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,  
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel M. McDermott,  
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125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
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Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,  
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
5674508 +EDI: BANKAMER.COM Apr 30 2010 18:58:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,  
Po Box 26012, Greensboro NC 27420-6012  
5674509 EDI: CAPITALONE.COM Apr 30 2010 18:58:00 Capital One, PO Box 30285,  
Salt Lake City UT 84130-0285  
5674511 EDI: CHASE.COM Apr 30 2010 18:58:00 Chase, P.O. Box 15298, Wilmington DE 19850-5298  
5674512 EDI: CHASE.COM Apr 30 2010 18:58:00 Chase MasterCard, PO Box 17202,  
Wilmington DE 19886-7202  
5674517 EDI: CITICORP.COM Apr 30 2010 18:58:00 Citi, PO Box 6248, Sioux Falls SD 57117-6248  
5674518 EDI: AMEREXPR.COM Apr 30 2010 18:58:00 Costco American Express, P.O. Box 981535,  
El Paso TX 79998-1535  
5674521 EDI: DISCOVER.COM Apr 30 2010 18:58:00 Discover, PO Box 30943, Salt Lake City UT 84130  
5674520 EDI: RCSDLL.COM Apr 30 2010 18:58:00 Dell Financial Services, PO Box 81577,  
Austin TX 78708-1577  
5674524 EDI: WFNNB.COM Apr 30 2010 18:58:00 Express Credit Card, PO Box 182273,  
Columbus OH 43218-2273  
5674526 EDI: RMSC.COM Apr 30 2010 18:58:00 GE Money Bank, PO Box 981127, El Paso TX 79998-1127  
5674527 +EDI: GMACFS.COM Apr 30 2010 18:58:00 GMAC, PO Box 130424, Roseville MN 55113-0004  
5674525 EDI: RMSC.COM Apr 30 2010 18:58:00 Gap, P.O. Box 981064, El Paso TX 79998-1064  
5706348 +EDI: BASSASSOC.COM Apr 30 2010 18:58:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
5674529 EDI: IRS.COM Apr 30 2010 18:58:00 Internal Revenue Service, Insolvency Unit,  
P.O. Box 21126, Philadelphia PA 19114  
5674530 EDI: CBSKOHLS.COM Apr 30 2010 18:58:00 Kohl's, P.O. Box 3043, Milwaukee WI 53201-3043  
5674531 EDI: RMSC.COM Apr 30 2010 18:58:00 Lowes/MBGA, PO Box 981064, El Paso TX 79998-1064  
5674533 +EDI: TSYS2.COM Apr 30 2010 18:58:00 Macy's, PO Box 8066, Mason OH 45040-8066  
5674539 +EDI: WFNNB.COM Apr 30 2010 18:58:00 New York & Co., PO Box 182273, Columbus OH 43218-2273

District/off: 0646-1  
Case: 09-14310

User: marlene  
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Page 2 of 2  
Total Noticed: 53

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The following entities were noticed by electronic transmission (continued)

5674541 EDI: RMSC.COM Apr 30 2010 18:58:00 PayPal Buyer Credit, PO Box 981064,  
El Paso TX 79998-1064  
5674546 EDI: WFNNB.COM Apr 30 2010 18:58:00 WFNNB, Bankruptcy Department, PO Box 182125,  
Columbus OH 43218-2125  
5674547 EDI: HFC.COM Apr 30 2010 18:58:00 Younkers, PO Box 15521, Wilmington DE 19850-5521  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chemical Bank  
cr Independent Bank West Michigan  
cr Nationwide Bank  
cr Nationwide Mutual Insurance Company  
cr\* +GMAC, PO Box 130424, Roseville, MN 55113-0004  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200,  
Tucson, AZ 85712-1083

TOTALS: 4, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2010

Signature:

